

HOUSE FILE 2081  
BY SCHULTE

**A BILL FOR**

1 An Act requiring notification of preauthorization requirements  
2 pursuant to health insurance coverage.  
3 BE IT ENACTED BY THE GENERAL ASSEMBLY OF THE STATE OF IOWA:

1     Section 1. NEW SECTION.   **514K.2 Health care plan disclosures**  
2 **— preauthorization requirements.**

3     1. A carrier providing health insurance coverage as defined  
4 in section 513B.2, shall notify enrollees and health care  
5 providers of any preauthorization requirements for coverage  
6 of health care services. A carrier shall also provide a  
7 telephone number for inquiries concerning such preauthorization  
8 requirements to health care providers and on the insurance  
9 information card or other technology that is issued to  
10 enrollees for claims processing of the carrier.

11    2. A carrier is not required to issue a separate insurance  
12 information card or other technology for provision of the  
13 information required by this section if another card or other  
14 technology that is issued by the carrier can also accommodate  
15 the information.

16    3. As used in this section, "*carrier*" means an entity  
17 subject to the insurance laws and regulations of this state, or  
18 subject to the jurisdiction of the commissioner, that contracts  
19 or offers to contract to provide, deliver, arrange for, pay  
20 for, or reimburse any of the costs of health care services,  
21 including an insurance company offering sickness and accident  
22 plans, a health maintenance organization, a nonprofit health  
23 service corporation, or any other entity providing a plan of  
24 health insurance, health benefits, or health services.

25                                   EXPLANATION

26    This bill creates new Code section 514K.2 which requires  
27 carriers providing health insurance coverage to notify  
28 enrollees and health care providers of any preauthorization  
29 requirements for coverage of health care services. Carriers  
30 are also required to provide a telephone number for inquiries  
31 concerning such requirements to health care providers and on  
32 the insurance information card or other technology that is  
33 issued to enrollees for claims processing of the carriers.  
34 Carriers are not required to issue a separate insurance  
35 information card or other technology if another card or

1 technology that is issued by the carrier can also accommodate  
2 the information required by the bill.

3     As used in the new Code section, "carrier" means an entity  
4 subject to the insurance laws and regulations of this state, or  
5 subject to the jurisdiction of the commissioner, that contracts  
6 or offers to contract to provide, deliver, arrange for, pay  
7 for, or reimburse any of the costs of health care services,  
8 including an insurance company offering sickness and accident  
9 plans, a health maintenance organization, a nonprofit health  
10 service corporation, or any other entity providing a plan of  
11 health insurance, health benefits, or health services.